

REMARKS

Reconsideration of the application as amended is respectfully requested. The Examiner has restricted examination of claims 1-54 in this application. Specifically, the Examiner restricted claims 1-16, 19-24 and 30-37 to Group I as being drawn to a system for placing a standing order that does not violate business rules, restricted claims 17-18, 25-29, 38-40 and 47-54 to Group II as being drawn to a system and methods of placing and revising a standing order, and the Examiner restricted claims 41-46 to Group III as being drawn to a method of creating a standing order.

Although Applicants do not necessarily agree with the Examiner's reasons for restriction, Applicants elect to prosecute claims 1-16, 19-24 and 30-37 of Group I. Therefore, Applicants have canceled claims 17-18, 25-29 and 38-54 without prejudice for possible inclusion in a divisional application.

If the Examiner believes that a telephonic interview will help speed this application toward issuance, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,

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